

# VENDORS' CODE OF CONDUCT FOR RESPONSIBLE PROCUREMENT

2025



**DDOR**  
OSIGURANJE

**Unipol**

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## Introduction

Joint Stock Insurance Company "DDOR Novi Sad" Novi Sad (hereinafter: DDOR osiguranje or DDOR) is among the leading players in the insurance market of the Republic of Serbia and is part of the Italian insurance company Unipol Assicurazioni S.p.A, one of the European leaders in the industry of non-life insurance. As part of the Unipol Group, DDOR follows an integrated offer strategy, with the aim of providing clients with a wide range of products and services.

One of the important goals of the Company is to spread a positive influence on the entire community, through an active contribution to sustainable development, with a special focus on environmental protection, improvement of social responsibility and application of responsible principles of corporate governance.

DDOR, following in the footsteps of its parent company, undertakes to engage in sustainable development as defined by the United Nations 2030 Objectives (Sustainable Development Goals or SDGs)<sup>1</sup> by integrating that commitment into its business model.

In line with its sustainability strategy, DDOR's commitment to integrate sustainability into its procurement practices is also expressed through membership and participation in the UN initiative "Global Compact", which refers to DDOR's expectations regarding fundamental aspects in terms of responsibility, including human rights, working conditions, labor standards, environmental protection, anti-corruption and business ethics.<sup>2</sup> This approach translates into a set of sustainability policies and guidelines of the parent company through which DDOR undertakes to comply with the highest standards of ethical and responsible business conduct, as required by the Company's Code of Ethics<sup>3</sup> and expects all its Vendors, in line with the provisions defined in the chapter "Scope of Application", to accept and apply similar social, environmental and corporate governance standards.

This Vendors' Code of Conduct for Responsible Procurement (hereinafter: the Code) defines the expected standards for business conduct and relations between DDOR and its Vendors, with the aim of preventing and mitigating the most relevant negative impacts on sustainability factors.

## Scope of application

The Code applies to all contracting parties ("Vendors") who enter into contracts with DDOR for the supply of goods and/or provision of services (hereinafter: Supply Contracts). By concluding a contract or establishing business cooperation via an offer, the Vendor undertakes to comply with all provisions of the Code.

The Supply Contract may contain provisions relating to one or more items of the Code. Nothing contained in the Code is intended to replace the more stringent provisions that may be set forth in a particular Supply Contract.

<sup>1</sup> For a complete overview of the SDGs, please visit the website [www.un.org/sustainabledevelopment](http://www.un.org/sustainabledevelopment).

<sup>2</sup> The ten principles of the United Nations' Global Compact in the areas of human rights, labor, environment and anti-corruption enjoy universal acceptance and derive from:

The Universal Declaration of Human Rights

The International Labor Organization's Declaration on Fundamental Principles and Rights at Work

The Rio Declaration on Environment and Development

The United Nations Convention Against Corruption

For additional details, see: <http://www.unglobalcompact.org/AboutTheGC/TheTenPrinciples/index.htm>

<sup>3</sup> Provisions of the Code of Ethics are listed at the end of this document

The scope of application of the Code includes all goods and services procured by DDOR, regardless of the method or channel of procurement.

The Code does not apply to DDOR's external sales channels, whose mutual relations are regulated by separate contracts, nor to relations with the state administration and legal and natural persons vested with public powers.

### Fundamental Principles

The principles and provisions of this Code represent sustainability guidelines adopted by DDOR within its business activities.

DDOR requires Vendors, who also undertake on behalf of the subcontractors they engage for the supply of goods or provision of services, to comply with the minimum standards of conduct and fundamental practices outlined in this document.

The Vendors undertake to promptly inform DDOR in the event of non-compliance, in whole or in part, with the provisions of the Code, and to mitigate any negative impacts that may arise from such non-compliance.

In the event of gross violation of the Code, DDOR reserves the right to terminate the Supply Contract.

### Corporate Governance (Principle X of the Global Compact)

Vendors are required to comply with applicable laws, regulations and minimum standards of commercial integrity. These include, but are not limited to, the following commitments:

- fight against any form of corruption, i.e. not to offer, give or receive payments or other improper benefits (in cash or other forms), regardless of their value, nor to encourage or allow others to do so, in order to obtain or retain business or any other advantage;
- combat crimes against property, crimes that are linked to money laundering, thereby complying with all the rules and provisions, both national and international, on anti-money laundering and terrorist financing;
- refrain from undertaking, directly or indirectly, any activity that prevents or limits competition or that violates antitrust provisions in any other way and report any anti-competitive behavior, even if only suspected;
- ensure appropriate remuneration and payment terms for goods and services purchased or rendered;
- not to resort, in order to be awarded a contract, to the use of unfair tactics, such as the abuse of one's position within the market or the creation of cartels in order to exclude other companies from tenders, including through fixed prices practices;
- avoid any situation that may lead to conflicts of interest or that may interfere with the ability to make impartial decisions. These are situations when the conduct or decisions of its directors, senior executives, employees and associates may result in an immediate or

deferred advantage for themselves or their relatives/acquaintances, to the detriment of the Company's interest;

- provide goods and services that meet agreed-upon standards or that are required by law in terms of consumer health and safety, including health warnings and safety information;
- protect and not disclose any confidential and sensitive information provided by DDOR or any of its business partners;
- respect the intellectual property of third parties, including DDOR.

### Human rights (Principles I and II of the Global Compact)

Vendors must respect the human rights endorsed in the International Charter of Human Rights of the United Nations and in the fundamental Conventions of the International Labor Organization (ILO).

Vendors must avoid any form of complicity, even if indirect, in the abuse or violation of human rights.

The Vendor, by way of example but not limited to, undertakes to:

- promote and respect universally recognized human rights within their respective areas of influence;
- respect the dignity, privacy and the employment, civil, political, economic, social and cultural rights of every individual;
- not force anyone to work against his/her will;
- prohibit behavior, gestures, expressions or physical contacts of a sexual or coercive nature or those which could constitute a threat, abuse or exploitation.

### Labor rights, health and well-being (Principles III, IV, V and VI of the Global Compact)

Vendors undertake to provide their employees with working conditions that comply with applicable regulations, protecting workers' rights and promoting a productive, safe and healthy environment.

Vendors, by way of example but not limited to, undertake to:

- comply with the applicable Labor Law;
- condemn and not resort to forced labor practices or take measures that would allow them to benefit from the use of forced labor in their company or at any point in their supply chain, in accordance with core standards set by the ILO;
- employ only workers who are not younger than the minimum age set by regulations or the age set for the completion of mandatory education and, in any case, not younger than 15 years. Workers under the age of 18 must be assigned activities compatible with the protection and development of their mental and physical health;
- ensure that working hours, overtime, holidays, salaries and benefits comply with applicable regulations and ensure that salaries are paid directly to workers, regularly, without delay and without deductions not provided for by law;
- ensure equal treatment of workers in the processes that regulate all stages of the employment relationship (recruitment, training, promotions, restructuring, etc.);

- combat offensive, discriminatory, violent and intimidating behaviour in the workplace, so that any causes that may create discrimination, even unintentionally, are removed;
- promote a culture in the workplace aimed at enhancing diversity and inclusion, also through awareness-raising and staff training activities;
- recognize workers' freedom of association and the right to collective bargaining;
- operate in full compliance with the provisions of the Law on Occupational Safety and Health, constantly verifying and supervising compliance both by the employees and by all Vendors and subcontractors;
- minimize occupational injuries and accidents, including through appropriate awareness-raising, information, education and training programs for workers to encourage responsible and safe behaviour.

### Climate change and biodiversity (Principles VII, VIII and IX of the Global Compact)

Vendors undertake to recognize and manage their environmental impact and are required to indemnify those parties affected by any damage caused to the environment and to people as a result of their activities.

Vendors, by way of example but not limited to, undertake to:

- take environmental concerns into account at every stage of production, development and service provision, promote the development of products that have a reduced environmental impact, are safe for their intended use, are efficient in consumption and can be safely reused, recycled or disposed of;
- monitor, control and reduce the use of resources that are relevant to their business, including energy, water and other raw materials;
- avoid or, where unavoidable, minimize emissions into air and water and safely manage emissions and water discharge;
- treat, store, transport, unload and dispose of solid waste and by-products safely;
- maintain contingency plans to prevent, mitigate and control severe environmental and health damage resulting from their operations.

## Final provisions

### Laws and Regulations

DDOR expects its Vendors to fully comply with all applicable laws and regulations on the territory of the Republic of Serbia and in the country in which they operate regarding the goods and services they supply to DDOR. The Vendor is thus obliged to comply with all applicable laws and regulations, as well as the principles set out in the Code, as well as contractual requirements.

### Selecting Vendors

The Code aims to make the process of selecting Vendors more responsible.

Taking into account the risk profile of different product categories, Vendors, in order to be recognized as counterparties of DDOR, are required to comply with the provisions of the Code, which is an effective tool for preventing and managing environmental, social and corporate governance risks.

The Vendor can submit documentation proving its ability and commitment to meet the sustainability requirements prescribed by the Code.

### Management of the supply chain and the network of executors

The Vendor is required to provide goods and services responsibly. In particular, it must:

- select its own vendors on the basis of standards similar to those defined in the Code;
- subcontract the activities covered by the Supply Contract exclusively with the prior consent of DDOR.

DDOR shall require its Vendors to provide reasonable measures to ensure that the principles of the Code are applied within their organization and make it available to its employees and to other parties engaged for the supply of goods or services.

### Monitoring, Inspections and Corrective Actions

DDOR is aware that there is no single approach appropriate for all supply chains and that each business relationship must reflect the specific characteristics of the supply chain.

Factors such as size, importance and special activities that may suggest a different potential level of sustainability risk, play a role in the selection of the sample on which to carry out checks aimed at analyzing the suitability and compliance of Vendors with the Code.

The Vendor is required to keep the documentation intended to demonstrate compliance with the Code and to present it to DDOR when requested to do so. DDOR reserves the right, with prior reasonable notice, at its own expense and with the prior consent of the Vendor, to audit and inspect the Vendor's process. If such audits and inspections establish that the Vendor is in violation of the principles prescribed by the Code, DDOR shall warn it that the continuation of such practice may constitute grounds for termination of the contract.

### Managing enquiries and reports

To request clarification or to report a violation or suspected violation of this Code by the Vendor or any party it uses in the supply of goods or provision of services, an e-mail can be sent to [DirekcijaZaOdrziviRazvoj@ddor.rs](mailto:DirekcijaZaOdrziviRazvoj@ddor.rs).

## Monitoring System

In order to effectively monitor the risks and impacts that are relevant to the supply chain management with reference to ESG factors, a monitoring process has been established.

DDOR's Department of procurement and general services requires compliance with the Code during the process of selecting vendors and the process of drafting supply contracts. The said Department may request the support of the Department for sustainable development in order to evaluate individual cases.

## Activities in support of sustainability and the Code review

DDOR promotes a wide range of activities intended to further improve the sustainability of its relationships with Vendors, including:

- long-term partnerships with Vendors by means of specific tools and periodic projects to achieve greater integration between our respective corporate cultures and processes;
- support to small local Vendors in order to facilitate technology upgrades and the acquisition of long-term assets;
- collaborations with Vendors able to manage social, environmental and governance impacts beyond minimum standards.

The Code is subject to a regular review based on regulatory and legislative developments, best practices and inputs provided by the stakeholders. Any suggestions, opinions and comments on the Code can be sent by e-mail to: [DirekcijaZaOdrziviRazvoj@ddor.rs](mailto:DirekcijaZaOdrziviRazvoj@ddor.rs).



## Provisions of the Code of Ethics

### PART ONE

#### Introduction

The Code of Ethics is a document that describes and summarises an organisation's values and the procedures for applying them; therefore it is one of the instruments that focus on corporate responsibility to its stakeholders.

The Unipol Group (hereinafter also the “Group” or “Unipol”) endorses the more advanced principles regarding ESG – Environmental, Social and Governance - criteria by adopting conduct consistent with international standards governing human rights, gender equality, transparency and correctness in the performance of its activities and in company management, through constantly improving methods and practices.

Now, therefore, this document (the “Code of Ethics” or the “Code”) is the result of a shared process within the Unipol Group (hereinafter also the “Group” or “Unipol”), which coincided with the shared drafting of the Vision, the Mission and the Values that distinguish the Group itself, and a re-evaluation, from a responsibility and sustainability standpoint, of the direct and indirect impacts of our activities on our stakeholders.

#### 1. The vision

The Unipol Group wishes:

- to be a reliable and influential company, both trusting and trustworthy;
- to provide its Customers with what they ask: security, risk prevention and protection of savings;
- to enter into dialogue and to respond to a continuously changing market to lead to growth.

#### 2. The mission

The Unipol Group:

- is responsible for improving its Customers' quality of life by providing solutions that support and safeguard their projects;
- implements an entrepreneurial strategy that is effective, profitable and sustainable and is based on the contribution and recognition of its Employees, Agents and Consultants.

### 3. Reference values

The values which are the cornerstone of the Unipol Group's values are as follows:

- **Accessibility**, represents the commitment to be an open and available contact point;
- **Forward looking**, is the commitment to develop our strategic plan and organisational processes in such a way as to guarantee that the company continues to be managed effectively and profitably with no waste or squandering of resources, with a view to achieving sustainability in the long-term;
- **Respect**, is the commitment to consider individuals as part of a stable social relationship which bestows dignity by encouraging them to speak out and listening to what they have to say;
- **Solidarity**, is the undertaking to promote an ethos that safeguards the existence and wellbeing of individuals, families and businesses. It also means undertaking to acknowledge that mutual support and collaboration are the foundations on which the Company's efficiency and growth are built;
- **Responsibility**, is the undertaking to be honest and open in taking responsibility, both individually and collectively, for the consequences of our own actions and not to betray the trust placed in us.

### 4. People to whom the code of ethics is addressed

Given that the Code of Ethics applies to Unipol Gruppo Finanziario S.p.A. and all its subsidiaries, the people to whom the Code of Ethics is addressed are all those who affect or are affected, directly or indirectly, by the Unipol Group's business activities:

- **Shareholders and Investors**, are the natural persons and legal entities who have invested their capital in the Group in various ways;
- **Directors**, or the persons that the Shareholders elect, based on current legislation, to represent them in the governance of the company, in order to achieve the Group's Mission and strategic objectives;
- **Employees, Agents and Consultants**, are the people who, in various ways and irrespective of the legal relationship, work for us and provide their commitment and professionalism to

ensure that the Group's mission is accomplished;

- **Customers**, i.e. the individuals, families or businesses, or all those who use the Group's services and to whom the Group turns in order to satisfy their security and protection requirements;
- **Suppliers**, are all the partners who, directly and indirectly, by providing products, equipment, services and resources, help the Group realise and provide its services to customers;
- **The Community**, consisting of the various public bodies, authorities, schools, universities, cultural bodies and organisations, social organisations and non-profit associations with which the Unipol Group actively collaborates, being aware of its social role, by pursuing partnership relations, on themes such as protection and enhancement of the environment, development of training and cultural activities and support for the community;
- **Future generations**, are those of whom the Group thinks when undertaking to ensure the financial, environmental and social sustainability of its work, with the intention of acting fairly towards all generations.

### 5. Purposes of the code of ethics

The Code of Ethics is, first and foremost, an instrument for promoting and disseminating the ethos of corporate values to stakeholders; it helps to guide and support the decision-making process and Group governance and management, to ensure full observance of the principles defined therein at all levels. It is a self-regulation tool, adopted voluntarily by the Group to keep alive its Values towards and among its stakeholders. The Code of Ethics indicates and describes the principles that guide the Company's conduct towards and between its stakeholders. The Code of Ethics formalises the Group's Vision, Mission and Values, acting as a guide for the responsible action of the Company (inside and outside the company) and as a pointer to the way in which the organisation can gradually improve.

The Code of Ethics not only contributes to compliance with the regulatory provisions in force from time to time, but works to promote and ensure the prevention of behaviour not in keeping with the Values and principles of the Code itself, at all levels of Group life and activities.

The principles in the Code of Ethics embody the Unipol Group's desire to:

- prevent any form of bribery or extortion;
- combat any financing of terrorism and money-laundering activities;
- prevent and oppose acts or initiatives that involve conflicts of interests;

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- by adopting, in relations with the Public Administration, proper and transparent conduct for preventing and counteracting any form of unlawful act;
- operate in full compliance with the Supervisory Authorities, by engaging in positive and collaborative dialogue with them;
- work in favour of a market which guarantees free competition, by refraining from any anti-competition practices;
- by providing transparent and accurate financial information, in compliance with the ethical standards of conduct contained in the principles of legality, fairness and equality, protection of the individual, environmental protection and respect for the prevention and protection regulations concerning workplace health and safety.

## PART TWO

### Principles of conduct and people to whom the code of ethics is addressed

#### 1. Shareholders and investors

##### Integrity and transparency

The Unipol Group undertakes to act in the interests of all Shareholders, according to the principles of impartiality, correct and timely information, autonomy and transparency for achieving the company's aims and objectives, by implementing specific procedures for tracing decisions and providing suitable reporting mechanisms and tools.

##### System of governance responsible for creating value

The Unipol Group adopts a system of governance for managing its business activities characterised by investing wisely and using capital responsibly in order to ensure that the Group remains in a strong financial position and thus to create value for shareholders in the medium and long-term.

##### Building and consolidating our reputation

The Group undertakes to consolidate and develop its reputation and ethical profile, by pursuing a top-quality model for the management of economic and business activities, that respects its roots whilst looking to the future, constantly adapting it to the needs of a changing market.

##### Listening to and properly communicating with the market

The Group rigorously observes current legislation and its codes of corporate governance when giving out financial information to market operators as a whole, particularly as regards standards of accuracy, transparency and comprehensiveness. Dealing with company information properly is essential to prevent misuse of sensitive data and confidential information.

As the Unipol Group has listed companies on regulated markets, it pays particular attention to dialogue with its investors, which takes place by means of face-to-face meetings and the most effective means of communication.

#### 2. Directors

Directors are selected and appointed in observance of the regulations in force from time to time, with particular reference to the criteria of professional expertise, personal integrity and independence.

Directors undertake to:

- fulfil their role in the exclusive interest of the company and its Shareholders, avoiding situations that may involve conflicts of interest and the undue attribution of personal advantages related to the performance of their duties;
- fully comply with the principles in the Code of Ethics.

### 3. Employees, agents and consultants

#### Respect for individuals

Unipol deems respect to be the foundation of interaction between individuals on which to build a relationship with its Directors, Agents and Consultants.

The Group, by drawing inspiration from and endorsing the “Universal Declaration of Human Rights” of the United Nations, undertakes to prevent all forms of discrimination, promote the appropriate initiatives aimed at ensuring dignity, gender equality and opportunities for all Employees, also by promoting a work-life balance, as well as the best practices for the hiring and development of persons with disabilities. In this context, the Group promotes specific policies for the protection and support of individual and family needs, with no political, cultural or religious discrimination or on the basis of gender or sexual orientation. The Unipol Group operates in full respect for the regulations in force from time to time when dealing with them. At the same time the Group reaffirms the importance of professional commitment as a fundamental part of expression and personal dignity as well as the importance of mutual respect amongst colleagues.

Notwithstanding the unique nature of relations with Agents and Consultants, the Unipol Group undertakes to adopt similar conduct when dealing with them.

The Group undertakes to protect the health of its Employees, Agents and Consultants, consolidating the ethos of risk prevention and safety, by promoting measures to raise awareness and responsible behaviour.

#### Recognition and professional development

The Unipol Group endeavours to promote a working environment in which skills are valued and the prevailing attitudes are professional, paying particular attention to the professional contribution made by the least represented gender and stimulating everyone's creativity, energy and commitment. Therefore it invests in training and continuing professional development in order to foster the potential and professionalism of each individual, also through schemes for recognising personal achievement in these areas.

#### Transparency in relationships

The Unipol Group sets out roles and responsibilities of all those that operate within the group clearly and transparently, in order to promote a corporate ethos based on performance objectives and assessment systems that are measurable, known and shared.

### Debate and dialogue

The Unipol Group encourages individuals to play a responsible role in company life; it attaches strategic importance to internal communications and dialogue and debate with all Employees, Consultants and Agents, also through autonomous representative organisations.

### Conflict of interests

Unipol undertakes to actively work to avoid conflicts of interests. All Employees, Agents and Consultants are expected to be diligent when using company resources and to refrain from giving rise to situations that may generate personal advantages or advantages for related parties, as a result of carrying out their roles and activities.

The Group engages in conduct aimed at preventing Employees, Agents and Consultants from gaining personal advantages, based on their roles held in company operations.

## 4. Customers

### Listening

The Unipol Group looks to respond in the best possible way to society's demand for the security and protection of citizens, families, companies and organisations. Unipol is open to new requests, and to the new social and civilian requirements of citizens and communities. For this reason, it considers in-depth knowledge of customers' needs and expectations to be essential. It undertakes to keep an up-to-date and transparent record of customers' requirements, both current and potential, as well as those of their representatives, by using the most advanced relationship, listening and dialogue methods; it monitors developments and changes in the market and society to adjust its offer of products and services to ensure a mutually advantageous relationship with its customers.

### Transparency in relationships

The Group's relations with its customers are transparent: it avoids creating inappropriate expectations and fulfils its commitments; it provides clear and comprehensive commercial information through all the sales channels used, especially information on the products and services offered and contractual relationships and help and advice.

### Simplification and accessibility

The Group undertakes to make its products and services simpler and clearer for its customers, by developing an innovative range that not only matches the needs, but the language and experiences of

citizens-customers. Unipol undertakes to do away with red tape, by optimising the new and most advanced technologies, hence guaranteeing flexible systems for simplifying customer relations; it promotes products and services that are accessible to all with prompt response times suited to the diversified needs of customers. In order to promote accessibility the Group favours the elimination of architectural barriers in its offices and its network of agencies and branches.

#### Integrated and socially-oriented range of products

Unipol undertakes to offer a full, integrated and personalised range of products and services, in order to guarantee and grow the distinctive social profile of its offer and enhance its reputation on the market. The Group dedicates special attention to people who are potentially subject to economic and social exclusion, by developing responses targeted at their requirements and their need to have access to insurance and savings protection products that are useful, simple and non-speculative.

#### Quality of service

The Group undertakes to offer the highest possible quality of service that places listening to, understanding and involving customers at the centre of its business activities, its aims being to provide rapid and personalised assistance and advice.

### 5. Suppliers

#### Quality and responsibilities

The Unipol Group recognises Suppliers' roles as an integral part of the process of generating value for the company and therefore collaboration with them is based on partnership and long-term relationships. The choice of suppliers is not only based on cost-effectiveness requirements but also pays particular attention to the quality of service and observance of valuation criteria that promote social and environmental responsibility within the entire supply chain. Within this framework, the Group endeavours to raise Supplier awareness to ensure they fully respect the rights of the people who work and collaborate with them, manage their companies transparently and sustainably and aim to reduce the environmental impact of their activities.

#### Fairness and transparency

The Unipol Group strives to promote transparent and fair professional relationships with its Suppliers. Unipol selects its commercial partners on the basis of objective and well-documented procedures and gives equal opportunities to all. Contracts are dealt with properly and no form of abuse is permitted; Unipol strives to prevent and combat all potential conflicts of interests. The Group undertakes to avoid cronyism and privileges and to respect the agreements reached with respect to mutuality and common interests.



## 6. The community

### Promoting safety

The Unipol Group undertakes to promote and pursue an ethos of safety and risk prevention in dealings with its customers and the community as a whole, by providing clear information on the different types of risks and the actions taken to prevent them and reduce their impacts on individuals. For this purpose, Unipol develops the necessary research, analysis, in-depth examination and awareness- raising activities; it draws up specific initiatives and continuously innovates its products and services.

### Sustainability

Unipol promotes a vision of business growth that takes account of the direct and indirect impacts of its activity on its principal stakeholders with no discrimination between the generations. Social, environmental and financial sustainability is a fundamental part of the Unipol Group's strategy.

### Attention to vulnerable people

Aware of its social role, the Unipol Group helps to improve quality of life in the community in which it operates and pays particular attention to the vulnerable sections of society by offering a range of products that favours their financial, insurance and economic inclusion.

### Social commitment and ethos of legality

The Group actively contributes to economic and social growth by expanding its range of products and services to complement the public welfare system. It promotes initiatives in partnership with entities of society at large that strive to affirm an ethos and practice in full respect for legality, and the protection of individual and collective security.

### Social, cultural and community commitment

Unipol helps to support projects with a particular social, cultural and community importance, in the fields of know-how, research, security and quality of life, promoted directly or in partnership with organisations representing society at large. Unipol maintains responsible and transparent relations with them exclusively for social purposes.

## 7. Future generations

### Promoting development, access and dialogue

The Unipol Group undertakes to establish a sustainable business model for the benefit of young people and future generations. It collaborates with educational institutions to promote the cultural development of the younger generation and facilitate their entry into the world of work. It invests in

business innovation, promoting collaboration between generations and skill-sharing. The Group also encourages young people to come into the business, take an active part in it and contribute to building its future.

#### **Ethos of knowledge and commitment**

The Group promotes knowledge, innovation and merit; it recognises the value of skills and commitment in the workplace, in the knowledge and belief that these fundamental attributes contribute to the company's long-term growth.

#### **Sustainability of choice**

The Group endeavours to ensure the economic, social and environmental sustainability of its work by acting in such a way as to keep the business stable and healthy in the long-term, not putting short-term results before the long-term requirements of Future Generations. In particular, the Group undertakes to constantly monitor and reduce the direct and indirect environmental impacts of company activities, moving to tackle the problems brought about by climate change.